

Fill in this information to identify the case:

Debtor 1	Kenny Richmond	
Debtor 2 (Spouse, if filing)		
United States Bankruptcy Court for the:	Eastern	District of WI (State)
Case number	18-21754-beh	

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Wilmington Savings Fund Society, FSB, as Owner  
Trustee of the Residential Credit Opportunities V-D

Name of creditor: \_\_\_\_\_

Court claim no. (if known): 4 \_\_\_\_\_

Last 4 digits of any number you use to  
identify the debtor's account: 9530 \_\_\_\_\_

Date of payment change:  
Must be at least 21 days after date 03 /01 /2021  
of this notice

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 141.53

New escrow payment: \$ 321.02

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle Ghidotti

Signature

Date 02/01/2021

Print: Michelle Ghidotti First Name Middle Name Last Name Title AUTHORIZED AGENT

Company Ghidotti Berger LLP.

Address 1920 Old Tustin Ave.  
Number  Street   
Santa Ana, CA 92705  
City  State  ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidottiberger.com



## FCI Lender Services, Inc.

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)  
 Website: [www.trustfci.com](http://www.trustfci.com) NMLS #4920 DRE #01022780  
 PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

## Escrow

## Disclosure Letter

Borrower:	KENNY RICHMOND VANESSA RICHMOND 7234 W GRANTOSA DR MILWAUKEE, WI 53218	Present Loan Information:	Account Number
			Paid To Date
			\$12,592.14
			2.000%
			\$83.50
			\$141.53
			\$0.00
			\$0.00
			\$209.43
			(\$498.53)
			\$0.00
			\$2,131.00

Dear KENNY RICHMOND  
VANESSA RICHMOND:

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year, FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly payment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from March 2020 through February 2021. Payments are shown in the month received, which may not necessarily be the month due. The Statement assumes timely receipt of payments and scheduled disbursements through February 28, 2022.

**Target Balance:** A Target Balance means the estimated month-end balance in an escrow account that is just sufficient to cover the remaining disbursements from the escrow account for the remainder of the 12-month period that are required to cover annual taxes, insurance, or other escrow items.

**Surplus:** A Surplus is the amount by which a current escrow balance exceeds the target balance for the 12-month period for the escrow account. Required refunds, due to a Surplus, will be mailed within 30 days or per applicable State law. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

**Shortage:** A Shortage is the amount by which a current escrow account balance falls short of the target balance at the time of the escrow analysis. Some reasons for the shortage include deficiency of total payments received or increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment can be calculated by subtracting the shortage from the new payment information section on the second page of this analysis. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

**Deficiency:** A Deficiency is the amount by which a current escrow balance becomes negative. This occurs when the Servicer advances funds to pay an escrow item.

Please take the time to review this Statement prior to the changes taking place. Changes to your monthly payment, as indicated in your Statement, will be reflected on your March 2021 billing statement. If you are using an automatic payment provider, please notify them of the change in your payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Time or visit our website [www.trustfci.com](http://www.trustfci.com) at any time. When calling, please reference your loan number so that we may better serve you.

Regards,  
 Customer Service Department  
 FCI Lender Services, Inc.

Account: **Statement Date: 01-29-2021**

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FCI Lender Services, Inc. • PO Box 28720 Anaheim CA 92809-0112 NMLS #4920 CA DRE #01022780



<b>SUMMARY</b>	
Total Projected Payments from Escrow	\$2,621.40
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$218.45
Target Balance = Projected Payments to Escrow + 2 extra month cushion	\$3,058.30
Starting Projected Balance (Deficiency)(+)	(\$357.00)
Starting Required Balance (-)	\$873.80
Delinquency Vouchers (-)	\$0.00
Your account is showing a shortage & deficiency (see Letter for more information regarding shortage & deficiency)	\$1,230.80
Shortage & deficiency divided by 12 months	\$102.57
<b>P&amp;I:</b>	<b>\$83.50</b>
<b>New Escrow:</b>	<b>\$321.02</b>
<b>New Payment:</b>	<b>\$404.52</b>

<b>NEW PAYMENT INFORMATION AS OF 3/1/2021</b>	
Principal & Interest	\$83.50
Escrow Payment	\$218.45
Shortage Payment	\$72.82
Surplus	\$0.00
Deficiency Payment	\$29.75
Suspense Payment	\$0.00
Other Payments	\$0.00
<b>New Payment Amount</b>	<b>\$404.52</b>
<b>New Payment Date</b>	<b>03/01/2021</b>

**IMPORTANT NOTE:** It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

Below are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount actually paid for that item or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed below.

Month - Year	<b>ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR</b>				Escrow Account Balance	
	Payments to Escrow Escrow	Shortage & Deficiency	Payments from Escrow	Description	Projected	Required
Required Deposit					(\$357.00)	\$873.80
March-2021	\$218.45	\$102.57	\$0.00		(\$35.98)	\$1,092.25
April-2021	\$218.45	\$102.57	\$0.00		\$285.04	\$1,310.70
May-2021	\$218.45	\$102.57	\$0.00		\$606.06	\$1,529.15
June-2021	\$218.45	\$102.57	\$0.00		\$927.08	\$1,747.60
July-2021	\$218.45	\$102.57	\$0.00		\$1,248.10	\$1,966.05
August-2021	\$218.45	\$102.57	\$0.00		\$1,569.12	\$2,184.50
September-2021	\$218.45	\$102.57	\$0.00		\$1,890.14	\$2,402.95
October-2021	\$218.45	\$102.57	\$0.00		\$2,211.16	\$2,621.40
November-2021	\$218.45	\$102.57	\$0.00		\$2,532.18	\$2,839.85
December-2021	\$218.45	\$102.57	\$2,621.40	City of Milwaukee	\$231.80	\$436.90 *
January-2022	\$218.45	\$102.57	\$0.00		\$552.82	\$655.35
February-2022	\$218.45	\$102.57	\$0.00		\$873.84	\$873.80
<b>Total:</b>	<b>\$2,621.40</b>	<b>\$1,230.84</b>	<b>\$2,621.40</b>			

\* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement Procedures Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment, unless State Law specifies a lower amount.

Your anticipated low point may or may not have been reached based on one or more of the following common factors:

<u>PAYMENT(S)</u>	<u>TAXES</u>	<u>INSURANCE</u>
• Monthly payment(s) were received less than OR greater than expected	• Tax rate and/or assessed value changed	• Premium changed
• Monthly payment(s) were received earlier OR later than expected	• Exemption status lost or changed	• Coverage changed
• Previous overage was returned to escrow	• Supplemental/Delinquent tax paid	• Additional premium paid
• Previous deficiency/shortage not paid entirely	• Tax bill paid earlier OR later than expected	• Insurance bill paid earlier OR later than expected
	• Tax installment not paid	• Premium was not paid
	• Tax refund received	• Premium refund received
	• New tax escrow requirement paid	• New insurance escrow requirement paid

In the event that a Deficiency was identified in the Summary section of your Statement, the above list of common factors, may or may not have contributed to this deficiency.

PRIOR ESCROW PAYMENT PROJECTIONS March 2020 - February 2021						
Month - Year	Payments to Escrow		Payments from Escrow	Description	Escrow Account Balance	
	Escrow	Shortage			Projected	Required
				Required Deposit	\$4,330.19	\$566.04
March-2020	\$141.53	\$0.00	\$0.00		\$4,471.72	\$707.57
April-2020	\$141.53	\$0.00	\$0.00		\$4,613.25	\$849.10
May-2020	\$141.53	\$0.00	\$0.00		\$4,754.78	\$990.63
June-2020	\$141.53	\$0.00	\$0.00		\$4,896.31	\$1,132.16
July-2020	\$141.53	\$0.00	\$0.00		\$5,037.84	\$1,273.69
August-2020	\$141.53	\$0.00	\$0.00		\$5,179.37	\$1,415.22
September-2020	\$141.53	\$0.00	\$0.00		\$5,320.90	\$1,556.75
October-2020	\$141.53	\$0.00	\$0.00		\$5,462.43	\$1,698.28
November-2020	\$141.53	\$0.00	\$0.00		\$5,603.96	\$1,839.81
December-2020	\$141.53	\$0.00	\$1,698.28	City of Milwaukee	\$4,047.21	\$283.06
January-2021	\$141.53	\$0.00	\$0.00		\$4,188.74	\$424.59
February-2021	\$141.53	\$0.00	\$0.00		\$4,330.27	\$566.12
<b>Total:</b>	<b>\$1,698.36</b>	<b>\$0.00</b>	<b>\$1,698.28</b>			

The following statement of activity in your escrow account from **March 2020** to **February 2021** displays actual activity as it occurred in your escrow account during that period.

**PRIOR YEAR ESCROW PAYMENT ACTIVITY March 2020 - February 2021**

Month - Year	Payments to Escrow	Payments from Escrow	Description	Escrow Account Balance
March-2020	\$0.00	\$0.00		\$1,132.16
April-2020	\$0.00	\$0.00		\$1,132.16
May-2020	\$0.00	\$0.00		\$1,132.16
June-2020	\$0.00	\$0.00		\$1,132.16
July-2020	\$0.00	\$0.00		\$1,132.16
August-2020	\$0.00	\$0.00		\$1,132.16
September-2020	\$0.00	\$0.00		\$1,132.16
October-2020	\$141.53	\$0.00	KENNY RICHMOND	\$1,273.69
October-2020	\$141.53	\$0.00	KENNY RICHMOND	\$1,415.22
October-2020	\$141.53	\$0.00	KENNY RICHMOND	\$1,556.75
November-2020	\$141.53	\$0.00	KENNY RICHMOND	\$1,698.28
November-2020	\$141.53	\$0.00	KENNY RICHMOND	\$1,839.81
December-2020	\$0.00	\$2,621.40	City of Milwaukee	(\$781.59)
December-2020	\$141.53	\$0.00	KENNY RICHMOND	(\$640.06)
January-2021	\$141.53	\$0.00	KENNY RICHMOND	(\$498.53)
February-2021	\$0.00	\$0.00		(\$498.53)
<b>Total:</b>	<b>\$990.71</b>	<b>\$2,621.40</b>		

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. Please see IMPORTANT DISCLOSURES enclosed.

Account:

Statement Date: 01-29-2021

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## **IMPORTANT DISCLOSURES**

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. Our Customer Service Department is an experienced group of men and women who are trained and dedicated to answering your questions, addressing your concerns, and resolving any and all issues to your satisfaction. If you have any complaints, please call us during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

**OREGON CONSUMERS ONLY:** The Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>. You can also submit a completed form complaint by email to [dcbs.dfcsmail@oregon.gov](mailto:dcbs.dfcsmail@oregon.gov), by mail to PO Box 14480 Salem, OR 97309-0405, or by fax to 503-947-7862.

**PENNSYLVANIA CONSUMERS ONLY:** The lender retains a security interest in your residential real estate whenever the security interest has not been released.

**COLORADO CONSUMERS ONLY:** FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

**TEXAS CONSUMERS ONLY:** COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

**MASSACHUSETTS CONSUMERS ONLY:** NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

**NEW YORK CONSUMERS ONLY:** FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov) or by calling the Department at 800-342-3736.

**IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**CERTIFICATE OF SERVICE**

On February 1, 2021, I served the foregoing documents described as Notice of mortgage payment change electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

**Michael Rud**

[nancyl@esserlaw.com](mailto:nancyl@esserlaw.com)

**Steven E. Berg**

[courtemail@esserlaw.com](mailto:courtemail@esserlaw.com)

Todd C. Esser

[courtemail@esserlaw.com](mailto:courtemail@esserlaw.com)

**Trustee**

**Rebecca R. Garcia**

[filings@ch13oshkosh.com](mailto:filings@ch13oshkosh.com)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May

On February 1, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

**Kenny Richmond**

7234 W. Grantosa Dr.

Milwaukee, WI 53218

**U.S. Trustee**

**Office of the U. S. Trustee**

517 East Wisconsin Ave.

Room 430

Milwaukee, WI 53202

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May

Maben May